

Information to identify the case:

Debtor 1 Frank Kominsky Jr.
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **19-24517-JAD**

Social Security number or ITIN **xxx-xx-7145**
EIN _____
Social Security number or ITIN _____
EIN _____
Date case filed for chapter **7 11/21/19**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Frank Kominsky Jr.	
2. All other names used in the last 8 years		
3. Address	205 New Burn Avenue Pittsburgh, PA 15227	
4. Debtor's attorney	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcelrathlaw.com
5. Bankruptcy trustee	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: trusteesikirica@zoominternet.net

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 1/15/20
7. Meeting of creditors	March 2, 2020 at 01:00 PM	Location: Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 5/1/20
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Frank Kominsky Jr.
Debtor(s)

Bankruptcy Case No.: 19-24517-JAD
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: January 15, 2020

Jeffery A. Deller
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Frank Kominsky, Jr.
 Debtor

Case No. 19-24517-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 309A

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 Total Noticed: 64

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db +Frank Kominsky, Jr., 205 New Burn Avenue, Pittsburgh, PA 15227-2301
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
 tr +Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983
 15184142 +ARSI, 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983
 15160967 +Aes/goal Financial, Pob 61047, Harrisburg, PA 17106-1047
 15160968 +Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
 15160970 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 15160969 +Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
 15184144 +Borough Of Brentwood, 3624 brownsville Road, Pittsburgh, PA 15227-3153
 15184145 +Brentwood EMS, PO Box 8, Indiana, PA 15701-0008
 15160973 +Citizens Bank, 443 Jefferson Blvd, Warwick, RI 02886-1321
 15184149 +Convergent Healthcare, PO Box 1289, Peoria, IL 61654-1289
 15160977 +De la Tore Orthotics, 300 Alpha Drive, Pittsburgh, PA 15238-2908
 15160979 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 15160980 +Foundation Radiology Group, 401 Liberty Ave, Pittsburgh, PA 15222-1000
 15160981 +Goal Financial/glelsi, 2401 International Lane, Madison, WI 53704-3121
 15184163 +James Wallace Esq., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 15160982 +Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
 15184165 +Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054
 15160983 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 15160984 +MDJ-05-2-18, 5001 Curry Road, Pittsburgh, PA 15236-2569
 15184167 Medevac, 322 Wampum Avenue, Ellwood City, PA 16117
 15184168 +Mercy Behavioral Health, PO Box 644469, Pittsburgh, PA 15264-4469
 15184169 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
 15160985 +Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4488
 15184172 +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15184174 Penn Credit, PO Box 69703, Harrisburg, PA 17106-9703
 15184175 +Peoples Gas Bankruptcy Dept., 375 N Shore Drive Ste 600, Attn: Dawn Linder, Pittsburgh, PA 15212-5866
 15160987 +Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
 15184177 +Pittsburgh Bone, Joint & Spine, PO Box 645038, Pittsburgh, PA 15264-5038
 15160989 +Pittsburgh Parking Court, PO Box 640, Pittsburgh, PA 15230-0640
 15160988 +Pittsburgh Parking Court, 240 4th Avenue, Pittsburgh, PA 15222-1708
 15160990 +Professional Account Managemnt, PO Box 640, Pittsburgh, PA 15230-0640
 15184181 +Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717
 15184182 +ROI Services, Inc., PO Box 2488, Reston, VA 20195-0488
 15184183 +RUI Credit Services, Post Office Box 1349, Melville, NY 11747-0421
 15160991 +Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
 15160992 Skin Pathology Associates PO Box 830525, Birmingham, AL 35283
 15184186 +State Collection Servi, 2509 S Stoughton Rd, Madison, WI 53716-3314
 15160993 UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
 15184188 +UPMC Behavioral Health, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9303
 15184189 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Jan 16 2020 04:23:43 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 16 2020 04:25:52 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jan 16 2020 04:26:30
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr E-mail/Text: kburkley@bernsteinlaw.com Jan 16 2020 04:27:38 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15160971 E-mail/Text: ebn@americollect.com Jan 16 2020 04:26:48 Americollect, PO Box 1566,
 Manitowoc, WI 54221
 15184160 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jan 16 2020 04:23:55
 GLHEC and Affiliates, PO Box 8961, Madison, WI 53708
 15184140 EDI: AIS.COM Jan 16 2020 08:33:00 American Info Source Lp, Post Office Box 248848,
 Oklahoma City, OK 73124-8848
 15160972 EDI: BANKAMER.COM Jan 16 2020 08:33:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 15184147 E-mail/Text: bankruptcy@firstenergycorp.com Jan 16 2020 04:26:36 Collection Service Cen,
 839 5th Ave, New Kensington, PA 15068-6303
 15160974 +EDI: COMCASTCBLCENT Jan 16 2020 08:33:00 Comcast, Po Box 3001,
 Southeastern, PA 19398-3001
 15160975 +EDI: CCS.COM Jan 16 2020 08:33:00 Credit Collection Serv, Po Box 710,
 Norwood, MA 02062-0710
 15160976 +EDI: CRFRSTNA.COM Jan 16 2020 08:33:00 Credit First N A, 6275 Eastland Rd,
 Brookpark, OH 44142-1399

District/off: 0315-2

User: mgut
Form ID: 309A

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Total Noticed: 64

Date Rcvd: Jan 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

15184152 +E-mail/Text: bdsupport@creditmanagementcompany.com Jan 16 2020 04:27:16
Credit Management Co, 2121 Noblestown Rd, PO Box 16346, Pittsburgh, PA 15242-0346
15184154 +EDI: DCI.COM Jan 16 2020 08:34:00 Diversified Consultants, PO Box 551268,
Jacksonville, FL 32255-1268
15160978 +EDI: TSYS2.COM Jan 16 2020 08:33:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
15184156 +E-mail/Text: kburkley@bernsteinlaw.com Jan 16 2020 04:27:38 Duquense Light Company,
c/o Keri P. Ebeck Bernstien & Burkley PC, 707 Grant Street Ste. 2200,
Pittsburgh, PA 15219-1945
15184157 +E-mail/Text: kburkley@bernsteinlaw.com Jan 16 2020 04:27:38 Duquesne Light Company,
c/o Keri Ebeck, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1900
15184162 EDI: IIC9.COM Jan 16 2020 08:33:00 IC System, PO Box 64437, Saint Paul, MN 55164-0437
15184171 +E-mail/Text: csc.bankruptcy@amwater.com Jan 16 2020 04:27:54 PA American Water,
PO Box 578, Alton, IL 62002-0578
15160986 +E-mail/Text: beckyhandra@pc-fcu.org Jan 16 2020 04:27:53 Parkview Community Fcu,
2100 Eden Park Blvd, McKeesport, PA 15132-7621
15160994 +EDI: VERIZONCOMB.COM Jan 16 2020 08:33:00 Verizon Wireless, Po Box 650051,
Dallas, TX 75265-0051

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MIDFIRST BANK
15184141* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080
(address filed with court: Americollect, PO Box 1566, Manitowoc, WI 54221)
15184136* +Aes/goal Financial, Pob 61047, Harrisburg, PA 17106-1047
15184137* +Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
15184138* +Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
15184139* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15184143* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
15184146* +Citizens Bank, 443 Jefferson Blvd, Warwick, RI 02886-1321
15184148* +Comcast, Po Box 3001, Southeastern, PA 19398-3001
15184150* +Credit Collection Serv, Po Box 710, Norwood, MA 02062-0710
15184151* +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
15184153* +De la Tore Orthotics, 300 Alpha Drive, Pittsburgh, PA 15238-2908
15184155* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
15184158* +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
15184159* +Foundation Radiology Group, 401 Liberty Ave, Pittsburgh, PA 15222-1000
15184161* +Goal Financial/gleisi, 2401 International Lane, Madison, WI 53704-3121
15184164* +Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15184166* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15184170* +Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4488
15184173* +Parkview Community Fcu, 2100 Eden Park Blvd, McKeesport, PA 15132-7621
15184176* +Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
15184179* +Pittsburgh Parking Court, PO Box 640, Pittsburgh, PA 15230-0640
15184178* +Pittsburgh Parking Court, 240 4th Avenue, Pittsburgh, PA 15222-1708
15184180* +Professional Account Managemnt, PO Box 640, Pittsburgh, PA 15230-0640
15184184* +Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
15184185* Skin Pathology Associates PO Box 830525, Birmingham, AL 35283
15184187* UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
15184190* +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTALS: 1, * 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut
Form ID: 309A

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Frank Kominsky, Jr. ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com

TOTAL: 5